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FACSIMILE TRANSMISSION

DATE: August 12, 2005

MATTER NUMBER: 10628 09900130

RECIPIENT(S):	FAX NO.:	PHONE NO.:
Examiner D. S. Felten PTO	571-273-8300	571-272-6742

FROM: Mark Flanigan FLOOR: 26
 PHONE: (214) 855-7150 FAX: (214) 855-8200
 RE: Interview 08-17-05; 2:00 p.m.
 NUMBER OF PAGES INCLUDING COVER PAGE: 3 Originals Will Not Follow

MESSAGE:

Request for Interview attached.

CAUTION - CONFIDENTIAL

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PTOL-413A (09-04)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Applicant Initiated Interview Request Form

Application No.: 09/365,426-Conf. #1765 First Named Applicant: Peter J. Hartmaier
 Examiner: D. S. Felten Art Unit: 3624 Status of Application: Pending

Tentative Participants:

- (1) Mark Flanigan (2) Examiner Felten
 (3) _____ (4) _____

Proposed Date of Interview: 08-17-2005 Proposed Time: 2:00 (PM) EDT

Type of Interview Requested:

- (1) Telephonic (2) Personal (3) Video Conference

Exhibit To Be Shown or Demonstrated: YES NO

If yes, provide brief description: _____

Issues To Be Discussed

Issues (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) <u>112.2nd</u>	<u>29-34, 12-14</u>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) <u>103(a)</u>	<u>12-14, 23, 29-32, 34-40</u>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continuation Sheet Attached

Brief Description of Arguments to be Presented:

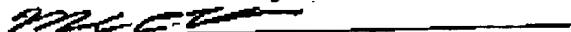
See Page 2.

An interview was conducted on the above-identified application on _____

NOTE:

This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP §713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.



Applicant/Applicant's Representative Signature

Examiner/SPE Signature

Mark E. Flanigan

Typed/Printed Name of Applicant or Representative

51,681

Registration Number, if applicable

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Application No.: 09/365,426

Attorney Docket No.: 51410/P013US/09900130

Applicant proposes to discuss the rejection of claims 29-34 and 12-14 under 35 U.S.C. 112, second paragraph in view of M.P.E.P. 2173.05(b) showing examples of "substantially" as a definite term.

Applicant proposes to discuss the rejection of claims 12-14, 23, 29-32, and 34-40 under 35 U.S.C. 103(a) in view of the recited limitation of "sending a disbursement message to said banking network, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions." The Examiner admits in the Office Action dated November 19, 2003, page 2, that "T237 also fails to disclose sending a disbursement message to the banking network, wherein the disbursement message network regarding the distribution of funds associated with the replenishment transactions." The Examiner has not relied upon either the T579 reference or the Hanson reference as curing the deficiencies of T237 with respect to the limitation cited above. Furthermore, at least claims 29-32 have been previously indicated as allowable in the November 19, 2003 Office Action.

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